Office of the Superintendent of Bankruptcy Canada

An Agency of Industry Canada

Bureau du surintendant des faillites Canada

Un organisme d'Industrie Canada

Insolvency Statistics in Canada

First Quarter of 2012

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to:
http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to:
http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Newfoundland and Labrador	**436**	**460**	**551**	**-5.2**	**-20.9**	**1,992**	**2,424**	**-17.8**
Bankruptcies	405	431	518	-6.0	-21.8	1,868	2,280	-18.1
Proposals	31	29	33	6.9	-6.1	124	144	-13.9
Prince Edward Island	**147**	**139**	**182**	**5.8**	**-19.2**	**602**	**644**	**-6.5**
Bankruptcies	119	108	165	10.2	-27.9	489	575	-15.0
Proposals	28	31	17	-9.7	64.7	113	69	63.8
Nova Scotia	**1,110**	**1,076**	**1,287**	**3.2**	**-13.8**	**4,492**	**5,287**	**-15.0**
Bankruptcies	853	823	1,014	3.6	-15.9	3,521	4,256	-17.3
Proposals	257	253	273	1.6	-5.9	971	1,031	-5.8
New Brunswick	**1,016**	**898**	**786**	**13.1**	**29.3**	**3,790**	**3,694**	**2.6**
Bankruptcies	768	709	644	8.3	19.3	3,015	3,088	-2.4
Proposals	248	189	142	31.2	74.6	775	606	27.9
Quebec	**9,847**	**9,350**	**9,918**	**5.3**	**-0.7**	**37,824**	**39,642**	**-4.6**
Bankruptcies	6,716	6,616	7,057	1.5	-4.8	26,855	29,216	-8.1
Proposals	3,131	2,734	2,861	14.5	9.4	10,969	10,426	5.2
Ontario	**12,356**	**12,931**	**13,153**	**-4.4**	**-6.1**	**51,277**	**57,066**	**-10.1**
Bankruptcies	5,959	6,711	6,567	-11.2	-9.3	26,197	32,350	-19.0
Proposals	6,397	6,220	6,586	2.8	-2.9	25,080	24,716	1.5
Manitoba	**479**	**537**	**600**	**-10.8**	**-20.2**	**2,108**	**2,665**	**-20.9**
Bankruptcies	316	377	420	-16.2	-24.8	1,470	1,964	-25.2
Proposals	163	160	180	1.9	-9.4	638	701	-9.0
Saskatchewan	**522**	**474**	**602**	**10.1**	**-13.3**	**2,132**	**2,403**	**-11.3**
Bankruptcies	293	287	372	2.1	-21.2	1,297	1,543	-15.9
Proposals	229	187	230	22.5	-0.4	835	860	-2.9
Alberta	**2,565**	**2,448**	**2,697**	**4.8**	**-4.9**	**10,249**	**11,114**	**-7.8**
Bankruptcies	1,682	1,642	1,972	2.4	-14.7	7,003	8,298	-15.6
Proposals	883	806	725	9.6	21.8	3,246	2,816	15.3
British Columbia	**3,103**	**2,862**	**3,067**	**8.4**	**1.2**	**11,955**	**12,769**	**-6.4**
Bankruptcies	1,993	1,842	2,249	8.2	-11.4	7,976	9,628	-17.2
Proposals	1,110	1,020	818	8.8	35.7	3,979	3,141	26.7
Northwest Territories	**18**	**8**	**15**	**125.0**	**20.0**	**50**	**48**	**4.2**
Bankruptcies	10	8	8	25.0	25.0	35	31	12.9
Proposals	8	0	7	--	14.3	15	17	-11.8
Yukon	**5**	**7**	**10**	**-28.6**	**-50.0**	**32**	**43**	**-25.6**
Bankruptcies	4	6	8	-33.3	-50.0	28	37	-24.3
Proposals	1	1	2	0.0	-50.0	4	6	-33.3
Nunavut	**1**	**0**	**2**	**--**	**-50.0**	**6**	**5**	**20.0**
Bankruptcies	0	0	2	--	-100.0	4	5	-20.0
Proposals	1	0	0	--	--	2	0	--
Canada	**31,605**	**31,190**	**32,870**	**1.3**	**-3.8**	**126,509**	**137,804**	**-8.2**
Bankruptcies	**19,118**	**19,560**	**20,996**	**-2.3**	**-8.9**	**79,758**	**93,271**	**-14.5**
Proposals	**12,487**	**11,630**	**11,874**	**7.4**	**5.2**	**46,751**	**44,533**	**5.0**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Newfoundland and Labrador	**429**	**456**	**541**	**-5.9**	**-20.7**	**1,969**	**2,396**	**-17.8**
Bankruptcies	398	429	508	-7.2	-21.7	1,847	2,254	-18.1
Proposals	31	27	33	14.8	-6.1	122	142	-14.1
Prince Edward Island	**137**	**133**	**179**	**3.0**	**-23.5**	**578**	**624**	**-7.4**
Bankruptcies	112	102	162	9.8	-30.9	470	561	-16.2
Proposals	25	31	17	-19.4	47.1	108	63	71.4
Nova Scotia	**1,084**	**1,055**	**1,246**	**2.7**	**-13.0**	**4,394**	**5,106**	**-13.9**
Bankruptcies	832	805	978	3.4	-14.9	3,441	4,104	-16.2
Proposals	252	250	268	0.8	-6.0	953	1,002	-4.9
New Brunswick	**998**	**892**	**773**	**11.9**	**29.1**	**3,725**	**3,622**	**2.8**
Bankruptcies	752	704	637	6.8	18.1	2,963	3,029	-2.2
Proposals	246	188	136	30.9	80.9	762	593	28.5
Quebec	**9,326**	**8,802**	**9,368**	**6.0**	**-0.4**	**35,726**	**37,543**	**-4.8**
Bankruptcies	6,343	6,210	6,647	2.1	-4.6	25,323	27,680	-8.5
Proposals	2,983	2,592	2,721	15.1	9.6	10,403	9,863	5.5
Ontario	**11,969**	**12,531**	**12,723**	**-4.5**	**-5.9**	**49,706**	**55,300**	**-10.1**
Bankruptcies	5,659	6,405	6,228	-11.6	-9.1	24,960	30,902	-19.2
Proposals	6,310	6,126	6,495	3.0	-2.8	24,746	24,398	1.4
Manitoba	**462**	**509**	**579**	**-9.2**	**-20.2**	**2,038**	**2,593**	**-21.4**
Bankruptcies	305	353	406	-13.6	-24.9	1,413	1,907	-25.9
Proposals	157	156	173	0.6	-9.2	625	686	-8.9
Saskatchewan	**483**	**446**	**551**	**8.3**	**-12.3**	**1,987**	**2,257**	**-12.0**
Bankruptcies	265	269	344	-1.5	-23.0	1,193	1,449	-17.7
Proposals	218	177	207	23.2	5.3	794	808	-1.7
Alberta	**2,477**	**2,359**	**2,607**	**5.0**	**-5.0**	**9,910**	**10,700**	**-7.4**
Bankruptcies	1,618	1,575	1,894	2.7	-14.6	6,753	7,947	-15.0
Proposals	859	784	713	9.6	20.5	3,157	2,753	14.7
British Columbia	**3,024**	**2,804**	**3,012**	**7.8**	**0.4**	**11,688**	**12,525**	**-6.7**
Bankruptcies	1,937	1,794	2,204	8.0	-12.1	7,773	9,426	-17.5
Proposals	1,087	1,010	808	7.6	34.5	3,915	3,099	26.3
Northwest Territories	**18**	**8**	**13**	**125.0**	**38.5**	**50**	**45**	**11.1**
Bankruptcies	10	8	8	25.0	25.0	35	31	12.9
Proposals	8	0	5	--	60.0	15	14	7.1
Yukon	**5**	**7**	**10**	**-28.6**	**-50.0**	**31**	**41**	**-24.4**
Bankruptcies	4	6	8	-33.3	-50.0	27	37	-27.0
Proposals	1	1	2	0.0	-50.0	4	4	0.0
Nunavut	**1**	**0**	**2**	**--**	**-50.0**	**6**	**5**	**20.0**
Bankruptcies	0	0	2	--	-100.0	4	5	-20.0
Proposals	1	0	0	--	--	2	0	--
Canada	**30,413**	**30,002**	**31,604**	**1.4**	**-3.8**	**121,808**	**132,757**	**-8.2**
Bankruptcies	**18,235**	**18,660**	**20,026**	**-2.3**	**-8.9**	**76,202**	**89,332**	**-14.7**
Proposals	**12,178**	**11,342**	**11,578**	**7.4**	**5.2**	**45,606**	**43,425**	**5.0**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Newfoundland and Labrador	**7**	**4**	**10**	**75.0**	**-30.0**	**23**	**28**	**-17.9**
Bankruptcies	7	2	10	250.0	-30.0	21	26	-19.2
Proposals	0	2	0	-100.0	--	2	2	0.0
Prince Edward Island	**10**	**6**	**3**	**66.7**	**233.3**	**24**	**20**	**20.0**
Bankruptcies	7	6	3	16.7	133.3	19	14	35.7
Proposals	3	0	0	--	--	5	6	-16.7
Nova Scotia	**26**	**21**	**41**	**23.8**	**-36.6**	**98**	**181**	**-45.9**
Bankruptcies	21	18	36	16.7	-41.7	80	152	-47.4
Proposals	5	3	5	66.7	0.0	18	29	-37.9
New Brunswick	**18**	**6**	**13**	**200.0**	**38.5**	**65**	**72**	**-9.7**
Bankruptcies	16	5	7	220.0	128.6	52	59	-11.9
Proposals	2	1	6	100.0	-66.7	13	13	0.0
Quebec	**521**	**548**	**550**	**-4.9**	**-5.3**	**2,098**	**2,099**	**0.0**
Bankruptcies	373	406	410	-8.1	-9.0	1,532	1,536	-0.3
Proposals	148	142	140	4.2	5.7	566	563	0.5
Ontario	**387**	**400**	**430**	**-3.3**	**-10.0**	**1,571**	**1,766**	**-11.0**
Bankruptcies	300	306	339	-2.0	-11.5	1,237	1,448	-14.6
Proposals	87	94	91	-7.4	-4.4	334	318	5.0
Manitoba	**17**	**28**	**21**	**-39.3**	**-19.0**	**70**	**72**	**-2.8**
Bankruptcies	11	24	14	-54.2	-21.4	57	57	0.0
Proposals	6	4	7	50.0	-14.3	13	15	-13.3
Saskatchewan	**39**	**28**	**51**	**39.3**	**-23.5**	**145**	**146**	**-0.7**
Bankruptcies	28	18	28	55.6	0.0	104	94	10.6
Proposals	11	10	23	10.0	-52.2	41	52	-21.2
Alberta	**88**	**89**	**90**	**-1.1**	**-2.2**	**339**	**414**	**-18.1**
Bankruptcies	64	67	78	-4.5	-17.9	250	351	-28.8
Proposals	24	22	12	9.1	100.0	89	63	41.3
British Columbia	**79**	**58**	**55**	**36.2**	**43.6**	**267**	**244**	**9.4**
Bankruptcies	56	48	45	16.7	24.4	203	202	0.5
Proposals	23	10	10	130.0	130.0	64	42	52.4
Northwest Territories	**0**	**0**	**2**	**--**	**-100.0**	**0**	**3**	**-100.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	2	--	-100.0	0	3	-100.0
Yukon	**0**	**0**	**0**	**--**	**--**	**1**	**2**	**-50.0**
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	2	-100.0
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1,192**	**1,188**	**1,266**	**0.3**	**-5.8**	**4,701**	**5,047**	**-6.9**
Bankruptcies	**883**	**900**	**970**	**-1.9**	**-9.0**	**3,556**	**3,939**	**-9.7**
Proposals	**309**	**288**	**296**	**7.3**	**4.4**	**1,145**	**1,108**	**3.3**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Agriculture, Forestry, Fishing and Hunting	**28**	**26**	**40**	**7.7**	**-30.0**	**122**	**142**	**-14.1**
Bankruptcies	24	20	26	20.0	-7.7	89	99	-10.1
Proposals	4	6	14	-33.3	-71.4	33	43	-23.3
Mining and Oil and Gas Extraction	**2**	**5**	**9**	**-60.0**	**-77.8**	**19**	**46**	**-58.7**
Bankruptcies	1	3	8	-66.7	-87.5	13	30	-56.7
Proposals	1	2	1	-50.0	0.0	6	16	-62.5
Utilities	**4**	**3**	**3**	**33.3**	**33.3**	**15**	**8**	**87.5**
Bankruptcies	3	3	2	0.0	50.0	11	7	57.1
Proposals	1	0	1	--	0.0	4	1	300.0
Construction	**241**	**174**	**228**	**38.5**	**5.7**	**795**	**838**	**-5.1**
Bankruptcies	172	137	183	25.5	-6.0	609	679	-10.3
Proposals	69	37	45	86.5	53.3	186	159	17.0
Manufacturing	**123**	**155**	**130**	**-20.6**	**-5.4**	**547**	**539**	**1.5**
Bankruptcies	88	116	85	-24.1	3.5	396	393	0.8
Proposals	35	39	45	-10.3	-22.2	151	146	3.4
Wholesale Trade	**69**	**64**	**66**	**7.8**	**4.5**	**264**	**295**	**-10.5**
Bankruptcies	54	47	48	14.9	12.5	204	230	-11.3
Proposals	15	17	18	-11.8	-16.7	60	65	-7.7
Retail Trade	**155**	**165**	**189**	**-6.1**	**-18.0**	**614**	**725**	**-15.3**
Bankruptcies	110	119	155	-7.6	-29.0	460	592	-22.3
Proposals	45	46	34	-2.2	32.4	154	133	15.8
Transportation and Warehousing	**62**	**63**	**70**	**-1.6**	**-11.4**	**302**	**341**	**-11.4**
Bankruptcies	49	47	58	4.3	-15.5	243	285	-14.7
Proposals	13	16	12	-18.8	8.3	59	56	5.4
Information and Cultural Industries	**13**	**18**	**20**	**-27.8**	**-35.0**	**71**	**77**	**-7.8**
Bankruptcies	13	16	14	-18.8	-7.1	52	50	4.0
Proposals	0	2	6	-100.0	-100.0	19	27	-29.6
Finance and Insurance	**22**	**25**	**27**	**-12.0**	**-18.5**	**102**	**103**	**-1.0**
Bankruptcies	17	19	23	-10.5	-26.1	74	83	-10.8
Proposals	5	6	4	-16.7	25.0	28	20	40.0
Real Estate and Rental and Leasing	**37**	**31**	**50**	**19.4**	**-26.0**	**129**	**182**	**-29.1**
Bankruptcies	26	20	33	30.0	-21.2	97	136	-28.7
Proposals	11	11	17	0.0	-35.3	32	46	-30.4

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Professional, Scientific and Technical Services	**83**	**87**	**75**	**-4.6**	**10.7**	**298**	**307**	**-2.9**
Bankruptcies	60	64	49	-6.3	22.4	209	223	-6.3
Proposals	23	23	26	0.0	-11.5	89	84	6.0
Management of Companies and Enterprises	**17**	**13**	**9**	**30.8**	**88.9**	**60**	**70**	**-14.3**
Bankruptcies	12	12	7	0.0	71.4	48	49	-2.0
Proposals	5	1	2	400.0	150.0	12	21	-42.9
Administrative and Support, Waste Management and Remediation Services	**57**	**67**	**46**	**-14.9**	**23.9**	**224**	**211**	**6.2**
Bankruptcies	39	49	36	-20.4	8.3	167	173	-3.5
Proposals	18	18	10	0.0	80.0	57	38	50.0
Educational Services	**10**	**8**	**8**	**25.0**	**25.0**	**34**	**39**	**-12.8**
Bankruptcies	8	8	6	0.0	33.3	25	32	-21.9
Proposals	2	0	2	--	0.0	9	7	28.6
Health Care and Social Assistance	**12**	**15**	**24**	**-20.0**	**-50.0**	**73**	**67**	**9.0**
Bankruptcies	11	7	23	57.1	-52.2	51	50	2.0
Proposals	1	8	1	-87.5	0.0	22	17	29.4
Arts, Entertainment and Recreation	**21**	**20**	**15**	**5.0**	**40.0**	**92**	**86**	**7.0**
Bankruptcies	18	18	13	0.0	38.5	79	75	5.3
Proposals	3	2	2	50.0	50.0	13	11	18.2
Accommodation and Food Services	**167**	**176**	**172**	**-5.1**	**-2.9**	**653**	**659**	**-0.9**
Bankruptcies	119	132	134	-9.8	-11.2	495	494	0.2
Proposals	48	44	38	9.1	26.3	158	165	-4.2
Other Services (except Public Administration)	**67**	**72**	**84**	**-6.9**	**-20.2**	**280**	**306**	**-8.5**
Bankruptcies	57	62	67	-8.1	-14.9	228	256	-10.9
Proposals	10	10	17	0.0	-41.2	52	50	4.0
Public Administration	**2**	**1**	**1**	**100.0**	**100.0**	**6**	**6**	**0.0**
Bankruptcies	2	1	0	100.0	--	5	3	66.7
Proposals	0	0	1	--	-100.0	1	3	-66.7
Total	**1,192**	**1,188**	**1,266**	**0.3**	**-5.8**	**4,701**	**5,047**	**-6.9**
Bankruptcies	**883**	**900**	**970**	**-1.9**	**-9.0**	**3,556**	**3,939**	**-9.7**
Proposals	**309**	**288**	**296**	**7.3**	**4.4**	**1,145**	**1,108**	**3.3**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Newfoundland and Labrador	**429**	**456**	**541**	**-5.9**	**-20.7**	**1,969**	**2,396**	**-17.8**
Bankruptcies	**398**	**429**	**508**	**-7.2**	**-21.7**	**1,847**	**2,254**	**-18.1**
Proposals	**31**	**27**	**33**	**14.8**	**-6.1**	**122**	**142**	**-14.1**
Avalon Peninsula	177	181	237	-2.2	-25.3	813	999	-18.6
Bankruptcies	153	163	213	-6.1	-28.2	734	913	-19.6
Proposals	24	18	24	33.3	0.0	79	86	-8.1
South Coast - Burin Peninsula	26	40	54	-35.0	-51.9	148	251	-41.0
Bankruptcies	26	39	52	-33.3	-50.0	147	241	-39.0
Proposals	0	1	2	-100.0	-100.0	1	10	-90.0
West Coast - Northern Peninsula - Labrador	99	111	92	-10.8	7.6	444	448	-0.9
Bankruptcies	95	107	88	-11.2	8.0	423	422	0.2
Proposals	4	4	4	0.0	0.0	21	26	-19.2
Notre Dame - Central Bonavista Bay	127	124	158	2.4	-19.6	566	696	-18.7
Bankruptcies	124	120	155	3.3	-20.0	544	677	-19.6
Proposals	3	4	3	-25.0	0.0	22	19	15.8
Prince Edward Island	**137**	**133**	**179**	**3.0**	**-23.5**	**578**	**624**	**-7.4**
Bankruptcies	**112**	**102**	**162**	**9.8**	**-30.9**	**470**	**561**	**-16.2**
Proposals	**25**	**31**	**17**	**-19.4**	**47.1**	**108**	**63**	**71.4**
Nova Scotia	**1,084**	**1,055**	**1,246**	**2.7**	**-13.0**	**4,394**	**5,106**	**-13.9**
Bankruptcies	**832**	**805**	**978**	**3.4**	**-14.9**	**3,441**	**4,104**	**-16.2**
Proposals	**252**	**250**	**268**	**0.8**	**-6.0**	**953**	**1,002**	**-4.9**
Cape Breton	151	173	242	-12.7	-37.6	761	955	-20.3
Bankruptcies	105	122	175	-13.9	-40.0	554	722	-23.3
Proposals	46	51	67	-9.8	-31.3	207	233	-11.2
North Shore	193	172	180	12.2	7.2	745	876	-15.0
Bankruptcies	145	133	134	9.0	8.2	562	677	-17.0
Proposals	48	39	46	23.1	4.3	183	199	-8.0
Annapolis Valley	161	164	168	-1.8	-4.2	636	720	-11.7
Bankruptcies	128	143	139	-10.5	-7.9	536	612	-12.4
Proposals	33	21	29	57.1	13.8	100	108	-7.4
Southern	138	129	179	7.0	-22.9	564	650	-13.2
Bankruptcies	101	102	147	-1.0	-31.3	450	523	-14.0
Proposals	37	27	32	37.0	15.6	114	127	-10.2
Halifax	442	416	477	6.3	-7.3	1,689	1,903	-11.2
Bankruptcies	354	304	383	16.4	-7.6	1,339	1,569	-14.7
Proposals	88	112	94	-21.4	-6.4	350	334	4.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
New Brunswick	**998**	**892**	**773**	**11.9**	**29.1**	**3,725**	**3,622**	**2.8**
Bankruptcies	**752**	**704**	**637**	**6.8**	**18.1**	**2,963**	**3,029**	**-2.2**
Proposals	**246**	**188**	**136**	**30.9**	**80.9**	**762**	**593**	**28.5**
Campbellton - Miramichi	205	185	139	10.8	47.5	740	699	5.9
Bankruptcies	169	152	113	11.2	49.6	630	596	5.7
Proposals	36	33	26	9.1	38.5	110	103	6.8
Moncton - Richibucto	244	263	236	-7.2	3.4	1,042	1,059	-1.6
Bankruptcies	171	215	196	-20.5	-12.8	820	876	-6.4
Proposals	73	48	40	52.1	82.5	222	183	21.3
Saint John - St Stephen	263	215	170	22.3	54.7	947	819	15.6
Bankruptcies	190	165	143	15.2	32.9	733	691	6.1
Proposals	73	50	27	46.0	170.4	214	128	67.2
Fredericton - Oromocto	172	126	153	36.5	12.4	576	633	-9.0
Bankruptcies	125	95	120	31.6	4.2	429	505	-15.0
Proposals	47	31	33	51.6	42.4	147	128	14.8
Edmundston - Woodstock	114	104	74	9.6	54.1	420	412	1.9
Bankruptcies	97	77	65	26.0	49.2	351	361	-2.8
Proposals	17	27	9	-37.0	88.9	69	51	35.3
Quebec	**9,326**	**8,802**	**9,368**	**6.0**	**-0.4**	**35,726**	**37,543**	**-4.8**
Bankruptcies	**6,343**	**6,210**	**6,647**	**2.1**	**-4.6**	**25,323**	**27,680**	**-8.5**
Proposals	**2,983**	**2,592**	**2,721**	**15.1**	**9.6**	**10,403**	**9,863**	**5.5**
Gaspésie - Îles-de-la-Madeleine	98	88	118	11.4	-16.9	374	386	-3.1
Bankruptcies	63	68	83	-7.4	-24.1	268	257	4.3
Proposals	35	20	35	75.0	0.0	106	129	-17.8
Bas-Saint-Laurent	186	163	172	14.1	8.1	671	684	-1.9
Bankruptcies	138	116	109	19.0	26.6	483	519	-6.9
Proposals	48	47	63	2.1	-23.8	188	165	13.9
Capitale-Nationale	590	513	628	15.0	-6.1	2,276	2,432	-6.4
Bankruptcies	459	382	448	20.2	2.5	1,758	1,906	-7.8
Proposals	131	131	180	0.0	-27.2	518	526	-1.5
Chaudière - Appalaches	318	312	326	1.9	-2.5	1,196	1,300	-8.0
Bankruptcies	223	217	228	2.8	-2.2	861	966	-10.9
Proposals	95	95	98	0.0	-3.1	335	334	0.3
Estrie	332	316	304	5.1	9.2	1,281	1,327	-3.5
Bankruptcies	235	244	248	-3.7	-5.2	995	1,088	-8.5
Proposals	97	72	56	34.7	73.2	286	239	19.7
Centre-du-Québec	238	283	270	-15.9	-11.9	980	1,044	-6.1
Bankruptcies	160	211	208	-24.2	-23.1	739	816	-9.4
Proposals	78	72	62	8.3	25.8	241	228	5.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Montérégie	1,749	1,726	1,663	1.3	5.2	6,678	6,869	-2.8
Bankruptcies	1,170	1,219	1,150	-4.0	1.7	4,639	4,972	-6.7
Proposals	579	507	513	14.2	12.9	2,039	1,897	7.5
Montréal	2,235	2,103	2,449	6.3	-8.7	8,921	9,858	-9.5
Bankruptcies	1,601	1,505	1,797	6.4	-10.9	6,483	7,437	-12.8
Proposals	634	598	652	6.0	-2.8	2,438	2,421	0.7
Laval	514	466	531	10.3	-3.2	1,903	2,058	-7.5
Bankruptcies	325	331	353	-1.8	-7.9	1,311	1,430	-8.3
Proposals	189	135	178	40.0	6.2	592	628	-5.7
Lanaudière	755	704	684	7.2	10.4	2,769	2,784	-0.5
Bankruptcies	443	437	434	1.4	2.1	1,735	1,862	-6.8
Proposals	312	267	250	16.9	24.8	1,034	922	12.1
Laurentides	955	893	878	6.9	8.8	3,693	3,523	4.8
Bankruptcies	597	571	608	4.6	-1.8	2,438	2,438	0.0
Proposals	358	322	270	11.2	32.6	1,255	1,085	15.7
Outaouais	603	524	573	15.1	5.2	2,146	2,168	-1.0
Bankruptcies	385	374	374	2.9	2.9	1,476	1,515	-2.6
Proposals	218	150	199	45.3	9.5	670	653	2.6
Abitibi - Témiscamingue	106	96	141	10.4	-24.8	452	586	-22.9
Bankruptcies	71	69	116	2.9	-38.8	311	480	-35.2
Proposals	35	27	25	29.6	40.0	141	106	33.0
Mauricie	299	300	280	-0.3	6.8	1,133	1,162	-2.5
Bankruptcies	238	233	233	2.1	2.1	906	925	-2.1
Proposals	61	67	47	-9.0	29.8	227	237	-4.2
Saguenay - Lac-Saint-Jean	274	253	282	8.3	-2.8	996	1,085	-8.2
Bankruptcies	179	181	203	-1.1	-11.8	714	859	-16.9
Proposals	95	72	79	31.9	20.3	282	226	24.8
Côte-Nord	60	52	59	15.4	1.7	209	233	-10.3
Bankruptcies	44	44	47	0.0	-6.4	168	178	-5.6
Proposals	16	8	12	100.0	33.3	41	55	-25.5
Nord-du-Québec	14	12	10	16.7	40.0	45	43	4.7
Bankruptcies	10	9	7	11.1	42.9	37	32	15.6
Proposals	4	3	3	33.3	33.3	8	11	-27.3
Ontario	**11,969**	**12,531**	**12,723**	**-4.5**	**-5.9**	**49,706**	**55,300**	**-10.1**
Bankruptcies	**5,659**	**6,405**	**6,228**	**-11.6**	**-9.1**	**24,960**	**30,902**	**-19.2**
Proposals	**6,310**	**6,126**	**6,495**	**3.0**	**-2.8**	**24,746**	**24,398**	**1.4**
Ottawa	901	1,018	1,024	-11.5	-12.0	3,854	4,231	-8.9
Bankruptcies	546	625	653	-12.6	-16.4	2,403	2,778	-13.5
Proposals	355	393	371	-9.7	-4.3	1,451	1,453	-0.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Kingston - Pembroke	410	448	425	-8.5	-3.5	1,795	1,899	-5.5
Bankruptcies	261	299	249	-12.7	4.8	1,205	1,232	-2.2
Proposals	149	149	176	0.0	-15.3	590	667	-11.5
Muskoka - Kawarthas	387	334	367	15.9	5.4	1,436	1,475	-2.6
Bankruptcies	184	182	210	1.1	-12.4	755	901	-16.2
Proposals	203	152	157	33.6	29.3	681	574	18.6
Toronto	5,151	5,251	5,505	-1.9	-6.4	21,395	23,928	-10.6
Bankruptcies	1,947	2,182	2,166	-10.8	-10.1	8,611	11,053	-22.1
Proposals	3,204	3,069	3,339	4.4	-4.0	12,784	12,875	-0.7
Kitchener - Waterloo - Barrie	1,216	1,260	1,280	-3.5	-5.0	4,967	5,505	-9.8
Bankruptcies	554	663	609	-16.4	-9.0	2,501	3,135	-20.2
Proposals	662	597	671	10.9	-1.3	2,466	2,370	4.1
Hamilton - Niagara Peninsula	1,505	1,545	1,568	-2.6	-4.0	6,075	6,715	-9.5
Bankruptcies	724	791	737	-8.5	-1.8	3,025	3,759	-19.5
Proposals	781	754	831	3.6	-6.0	3,050	2,956	3.2
London	729	923	793	-21.0	-8.1	3,364	3,684	-8.7
Bankruptcies	420	552	465	-23.9	-9.7	2,016	2,468	-18.3
Proposals	309	371	328	-16.7	-5.8	1,348	1,216	10.9
Windsor - Sarnia	692	722	777	-4.2	-10.9	2,862	3,511	-18.5
Bankruptcies	432	448	489	-3.6	-11.7	1,825	2,376	-23.2
Proposals	260	274	288	-5.1	-9.7	1,037	1,135	-8.6
Stratford - Bruce Peninsula	215	266	210	-19.2	2.4	911	859	6.1
Bankruptcies	143	162	123	-11.7	16.3	607	613	-1.0
Proposals	72	104	87	-30.8	-17.2	304	246	23.6
Northeast	595	621	617	-4.2	-3.6	2,432	2,747	-11.5
Bankruptcies	333	390	411	-14.6	-19.0	1,555	2,022	-23.1
Proposals	262	231	206	13.4	27.2	877	725	21.0
Northwest	166	142	156	16.9	6.4	614	745	-17.6
Bankruptcies	114	111	116	2.7	-1.7	456	564	-19.1
Proposals	52	31	40	67.7	30.0	158	181	-12.7
Manitoba	**462**	**509**	**579**	**-9.2**	**-20.2**	**2,038**	**2,593**	**-21.4**
Bankruptcies	**305**	**353**	**406**	**-13.6**	**-24.9**	**1,413**	**1,907**	**-25.9**
Proposals	**157**	**156**	**173**	**0.6**	**-9.2**	**625**	**686**	**-8.9**
Southeast	28	22	40	27.3	-30.0	120	193	-37.8
Bankruptcies	21	22	36	-4.5	-41.7	97	148	-34.5
Proposals	7	0	4	--	75.0	23	45	-48.9
South Central	15	21	28	-28.6	-46.4	75	110	-31.8
Bankruptcies	11	15	22	-26.7	-50.0	53	90	-41.1
Proposals	4	6	6	-33.3	-33.3	22	20	10.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Southwest	52	71	63	-26.8	-17.5	246	290	-15.2
Bankruptcies	32	42	33	-23.8	-3.0	154	183	-15.8
Proposals	20	29	30	-31.0	-33.3	92	107	-14.0
North Central	14	17	21	-17.6	-33.3	49	76	-35.5
Bankruptcies	9	8	17	12.5	-47.1	33	51	-35.3
Proposals	5	9	4	-44.4	25.0	16	25	-36.0
Winnipeg	300	317	368	-5.4	-18.5	1,291	1,631	-20.8
Bankruptcies	201	225	266	-10.7	-24.4	902	1,224	-26.3
Proposals	99	92	102	7.6	-2.9	389	407	-4.4
Interlake	22	24	23	-8.3	-4.3	106	131	-19.1
Bankruptcies	14	19	14	-26.3	0.0	81	103	-21.4
Proposals	8	5	9	60.0	-11.1	25	28	-10.7
Parklands	8	13	14	-38.5	-42.9	71	67	6.0
Bankruptcies	3	8	7	-62.5	-57.1	39	44	-11.4
Proposals	5	5	7	0.0	-28.6	32	23	39.1
North	22	23	20	-4.3	10.0	79	96	-17.7
Bankruptcies	15	13	11	15.4	36.4	54	65	-16.9
Proposals	7	10	9	-30.0	-22.2	25	31	-19.4
Saskatchewan	**483**	**446**	**551**	**8.3**	**-12.3**	**1,987**	**2,257**	**-12.0**
Bankruptcies	**265**	**269**	**344**	**-1.5**	**-23.0**	**1,193**	**1,449**	**-17.7**
Proposals	**218**	**177**	**207**	**23.2**	**5.3**	**794**	**808**	**-1.7**
Regina - Moose Mountain	120	107	165	12.1	-27.3	518	640	-19.1
Bankruptcies	50	56	85	-10.7	-41.2	248	362	-31.5
Proposals	70	51	80	37.3	-12.5	270	278	-2.9
Swift Current - Moose Jaw	47	39	53	20.5	-11.3	188	235	-20.0
Bankruptcies	26	23	37	13.0	-29.7	119	157	-24.2
Proposals	21	16	16	31.3	31.3	69	78	-11.5
Saskatoon - Biggar	167	163	159	2.5	5.0	663	712	-6.9
Bankruptcies	99	105	100	-5.7	-1.0	426	467	-8.8
Proposals	68	58	59	17.2	15.3	237	245	-3.3
Yorkton - Melville	37	38	52	-2.6	-28.8	160	184	-13.0
Bankruptcies	21	28	38	-25.0	-44.7	110	117	-6.0
Proposals	16	10	14	60.0	14.3	50	67	-25.4
Prince Albert	98	92	104	6.5	-5.8	419	441	-5.0
Bankruptcies	63	55	68	14.5	-7.4	271	307	-11.7
Proposals	35	37	36	-5.4	-2.8	148	134	10.4
Northern	14	6	18	133.3	-22.2	39	44	-11.4
Bankruptcies	6	2	16	200.0	-62.5	19	38	-50.0
Proposals	8	4	2	100.0	300.0	20	6	233.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Alberta	**2,477**	**2,359**	**2,607**	**5.0**	**-5.0**	**9,910**	**10,700**	**-7.4**
Bankruptcies	**1,618**	**1,575**	**1,894**	**2.7**	**-14.6**	**6,753**	**7,947**	**-15.0**
Proposals	**859**	**784**	**713**	**9.6**	**20.5**	**3,157**	**2,753**	**14.7**
Lethbridge - Medicine Hat	192	224	239	-14.3	-19.7	866	998	-13.2
Bankruptcies	134	163	166	-17.8	-19.3	625	754	-17.1
Proposals	58	61	73	-4.9	-20.5	241	244	-1.2
Camrose - Drumheller	116	110	99	5.5	17.2	439	422	4.0
Bankruptcies	85	73	74	16.4	14.9	315	312	1.0
Proposals	31	37	25	-16.2	24.0	124	110	12.7
Calgary	998	901	915	10.8	9.1	3,837	3,708	3.5
Bankruptcies	691	605	738	14.2	-6.4	2,722	2,932	-7.2
Proposals	307	296	177	3.7	73.4	1,115	776	43.7
Banff - Jasper - Rocky Mountain House	60	57	46	5.3	30.4	237	201	17.9
Bankruptcies	43	43	34	0.0	26.5	185	158	17.1
Proposals	17	14	12	21.4	41.7	52	43	20.9
Red Deer	124	111	172	11.7	-27.9	496	589	-15.8
Bankruptcies	82	76	122	7.9	-32.8	332	465	-28.6
Proposals	42	35	50	20.0	-16.0	164	124	32.3
Edmonton	771	770	910	0.1	-15.3	3,240	3,810	-15.0
Bankruptcies	441	491	605	-10.2	-27.1	2,022	2,630	-23.1
Proposals	330	279	305	18.3	8.2	1,218	1,180	3.2
Athabasca - Grande Prairie - Peace River	155	142	179	9.2	-13.4	596	755	-21.1
Bankruptcies	103	98	128	5.1	-19.5	423	556	-23.9
Proposals	52	44	51	18.2	2.0	173	199	-13.1
Wood Buffalo - Cold Lake	60	45	47	33.3	27.7	198	217	-8.8
Bankruptcies	38	26	26	46.2	46.2	127	141	-9.9
Proposals	22	19	21	15.8	4.8	71	76	-6.6
British Columbia	**3,024**	**2,804**	**3,012**	**7.8**	**0.4**	**11,688**	**12,525**	**-6.7**
Bankruptcies	**1,937**	**1,794**	**2,204**	**8.0**	**-12.1**	**7,773**	**9,426**	**-17.5**
Proposals	**1,087**	**1,010**	**808**	**7.6**	**34.5**	**3,915**	**3,099**	**26.3**
Vancouver Island and Coast	614	562	649	9.3	-5.4	2,416	2,595	-6.9
Bankruptcies	418	373	494	12.1	-15.4	1,699	2,042	-16.8
Proposals	196	189	155	3.7	26.5	717	553	29.7
Lower Mainland - Southwest	1,704	1,562	1,572	9.1	8.4	6,416	6,598	-2.8
Bankruptcies	1,055	1,001	1,129	5.4	-6.6	4,171	4,913	-15.1
Proposals	649	561	443	15.7	46.5	2,245	1,685	33.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Thompson - Okanagan	407	415	526	-1.9	-22.6	1,697	1,983	-14.4
Bankruptcies	262	241	365	8.7	-28.2	1,089	1,420	-23.3
Proposals	145	174	161	-16.7	-9.9	608	563	8.0
Kootenay	99	75	87	32.0	13.8	365	409	-10.8
Bankruptcies	73	47	68	55.3	7.4	249	298	-16.4
Proposals	26	28	19	-7.1	36.8	116	111	4.5
Cariboo	127	123	123	3.3	3.3	507	532	-4.7
Bankruptcies	78	85	105	-8.2	-25.7	349	421	-17.1
Proposals	49	38	18	28.9	172.2	158	111	42.3
North Coast	26	24	11	8.3	136.4	99	130	-23.8
Bankruptcies	17	17	8	0.0	112.5	72	110	-34.5
Proposals	9	7	3	28.6	200.0	27	20	35.0
Nechako	15	18	21	-16.7	-28.6	67	117	-42.7
Bankruptcies	9	13	18	-30.8	-50.0	47	96	-51.0
Proposals	6	5	3	20.0	100.0	20	21	-4.8
Northeast	30	25	24	20.0	25.0	119	162	-26.5
Bankruptcies	24	18	18	33.3	33.3	96	127	-24.4
Proposals	6	7	6	-14.3	0.0	23	35	-34.3
Northwest Territories	**18**	**8**	**13**	**125.0**	**38.5**	**50**	**45**	**11.1**
Bankruptcies	**10**	**8**	**8**	**25.0**	**25.0**	**35**	**31**	**12.9**
Proposals	**8**	**0**	**5**	**--**	**60.0**	**15**	**14**	**7.1**
Yukon Territory	**5**	**7**	**10**	**-28.6**	**-50.0**	**31**	**41**	**-24.4**
Bankruptcies	**4**	**6**	**8**	**-33.3**	**-50.0**	**27**	**37**	**-27.0**
Proposals	**1**	**1**	**2**	**0.0**	**-50.0**	**4**	**4**	**0.0**
Nunavut	**1**	**0**	**2**	**--**	**-50.0**	**6**	**5**	**20.0**
Bankruptcies	**0**	**0**	**2**	**--**	**-100.0**	**4**	**5**	**-20.0**
Proposals	**1**	**0**	**0**	**--**	**--**	**2**	**0**	**--**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Newfoundland and Labrador	**7**	**4**	**10**	**75.0**	**-30.0**	**23**	**28**	**-17.9**
Bankruptcies	**7**	**2**	**10**	**250.0**	**-30.0**	**21**	**26**	**-19.2**
Proposals	**0**	**2**	**0**	**-100.0**	--	**2**	**2**	**0.0**
Avalon Peninsula	2	0	5	--	-60.0	7	15	-53.3
Bankruptcies	2	0	5	--	-60.0	7	13	-46.2
Proposals	0	0	0	--	--	0	2	-100.0
South Coast - Burin Peninsula	1	1	0	0.0	--	3	0	--
Bankruptcies	1	1	0	0.0	--	3	0	--
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	3	1	2	200.0	50.0	8	7	14.3
Bankruptcies	3	1	2	200.0	50.0	8	7	14.3
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	1	2	3	-50.0	-66.7	5	6	-16.7
Bankruptcies	1	0	3	--	-66.7	3	6	-50.0
Proposals	0	2	0	-100.0	--	2	0	--
Prince Edward Island	**10**	**6**	**3**	**66.7**	**233.3**	**24**	**20**	**20.0**
Bankruptcies	**7**	**6**	**3**	**16.7**	**133.3**	**19**	**14**	**35.7**
Proposals	**3**	**0**	**0**	--	--	**5**	**6**	**-16.7**
Nova Scotia	**26**	**21**	**41**	**23.8**	**-36.6**	**98**	**181**	**-45.9**
Bankruptcies	**21**	**18**	**36**	**16.7**	**-41.7**	**80**	**152**	**-47.4**
Proposals	**5**	**3**	**5**	**66.7**	**0.0**	**18**	**29**	**-37.9**
Cape Breton	5	2	3	150.0	66.7	8	12	-33.3
Bankruptcies	4	2	2	100.0	100.0	7	10	-30.0
Proposals	1	0	1	--	0.0	1	2	-50.0
North Shore	5	5	2	0.0	150.0	18	12	50.0
Bankruptcies	4	4	1	0.0	300.0	13	11	18.2
Proposals	1	1	1	0.0	0.0	5	1	400.0
Annapolis Valley	3	3	4	0.0	-25.0	12	24	-50.0
Bankruptcies	3	3	4	0.0	-25.0	11	22	-50.0
Proposals	0	0	0	--	--	1	2	-50.0
Southern	0	2	2	-100.0	-100.0	9	18	-50.0
Bankruptcies	0	2	2	-100.0	-100.0	8	12	-33.3
Proposals	0	0	0	--	--	1	6	-83.3
Halifax	12	9	29	33.3	-58.6	50	116	-56.9
Bankruptcies	9	7	26	28.6	-65.4	40	98	-59.2
Proposals	3	2	3	50.0	0.0	10	18	-44.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
New Brunswick	**18**	**6**	**13**	**200.0**	**38.5**	**65**	**72**	**-9.7**
Bankruptcies	**16**	**5**	**7**	**220.0**	**128.6**	**52**	**59**	**-11.9**
Proposals	**2**	**1**	**6**	**100.0**	**-66.7**	**13**	**13**	**0.0**
Campbellton - Miramichi	0	1	3	-100.0	-100.0	13	22	-40.9
Bankruptcies	0	1	2	-100.0	-100.0	12	19	-36.8
Proposals	0	0	1	--	-100.0	1	3	-66.7
Moncton - Richibucto	8	1	4	700.0	100.0	21	29	-27.6
Bankruptcies	7	1	3	600.0	133.3	17	26	-34.6
Proposals	1	0	1	--	0.0	4	3	33.3
Saint John - St. Stephen	5	2	3	150.0	66.7	17	10	70.0
Bankruptcies	5	1	0	400.0	--	13	4	225.0
Proposals	0	1	3	-100.0	-100.0	4	6	-33.3
Fredericton - Oromocto	0	1	1	-100.0	-100.0	4	6	-33.3
Bankruptcies	0	1	0	-100.0	--	3	5	-40.0
Proposals	0	0	1	--	-100.0	1	1	0.0
Edmundston - Woodstock	5	0	2	--	150.0	10	5	100.0
Bankruptcies	4	0	2	--	100.0	7	5	40.0
Proposals	1	0	0	--	--	3	0	--
Quebec	**521**	**548**	**550**	**-4.9**	**-5.3**	**2,098**	**2,099**	**0.0**
Bankruptcies	**373**	**406**	**410**	**-8.1**	**-9.0**	**1,532**	**1,536**	**-0.3**
Proposals	**148**	**142**	**140**	**4.2**	**5.7**	**566**	**563**	**0.5**
Gaspésie - Îles-de-la-Madeleine	3	3	5	0.0	-40.0	27	19	42.1
Bankruptcies	1	2	5	-50.0	-80.0	14	16	-12.5
Proposals	2	1	0	100.0	--	13	3	333.3
Bas-Saint-Laurent	8	14	10	-42.9	-20.0	50	42	19.0
Bankruptcies	6	11	9	-45.5	-33.3	35	32	9.4
Proposals	2	3	1	-33.3	100.0	15	10	50.0
Capitale-Nationale	46	35	45	31.4	2.2	155	150	3.3
Bankruptcies	33	24	31	37.5	6.5	114	112	1.8
Proposals	13	11	14	18.2	-7.1	41	38	7.9
Chaudière - Appalaches	18	26	17	-30.8	5.9	88	73	20.5
Bankruptcies	13	18	12	-27.8	8.3	64	55	16.4
Proposals	5	8	5	-37.5	0.0	24	18	33.3
Estrie	11	16	14	-31.3	-21.4	47	50	-6.0
Bankruptcies	7	11	10	-36.4	-30.0	33	37	-10.8
Proposals	4	5	4	-20.0	0.0	14	13	7.7
Centre-du-Québec	14	9	13	55.6	7.7	60	56	7.1
Bankruptcies	12	7	9	71.4	33.3	47	39	20.5
Proposals	2	2	4	0.0	-50.0	13	17	-23.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Montérégie	99	93	94	6.5	5.3	364	330	10.3
Bankruptcies	72	76	76	-5.3	-5.3	281	243	15.6
Proposals	27	17	18	58.8	50.0	83	87	-4.6
Montréal	166	159	159	4.4	4.4	621	681	-8.8
Bankruptcies	124	120	126	3.3	-1.6	451	501	-10.0
Proposals	42	39	33	7.7	27.3	170	180	-5.6
Laval	30	54	41	-44.4	-26.8	153	164	-6.7
Bankruptcies	17	35	26	-51.4	-34.6	103	105	-1.9
Proposals	13	19	15	-31.6	-13.3	50	59	-15.3
Lanaudière	26	40	34	-35.0	-23.5	126	122	3.3
Bankruptcies	19	28	20	-32.1	-5.0	98	85	15.3
Proposals	7	12	14	-41.7	-50.0	28	37	-24.3
Laurentides	39	45	48	-13.3	-18.8	173	183	-5.5
Bankruptcies	26	33	33	-21.2	-21.2	126	131	-3.8
Proposals	13	12	15	8.3	-13.3	47	52	-9.6
Outaouais	15	19	23	-21.1	-34.8	70	74	-5.4
Bankruptcies	11	13	15	-15.4	-26.7	43	54	-20.4
Proposals	4	6	8	-33.3	-50.0	27	20	35.0
Abitibi - Témiscamingue	4	3	6	33.3	-33.3	16	36	-55.6
Bankruptcies	2	3	6	-33.3	-66.7	14	31	-54.8
Proposals	2	0	0	--	--	2	5	-60.0
Mauricie	14	16	19	-12.5	-26.3	70	60	16.7
Bankruptcies	7	11	13	-36.4	-46.2	45	46	-2.2
Proposals	7	5	6	40.0	16.7	25	14	78.6
Saguenay - Lac-Saint-Jean	24	13	14	84.6	71.4	62	44	40.9
Bankruptcies	19	12	13	58.3	46.2	51	38	34.2
Proposals	5	1	1	400.0	400.0	11	6	83.3
Côte-Nord	1	1	1	0.0	0.0	13	8	62.5
Bankruptcies	1	1	1	0.0	0.0	11	7	57.1
Proposals	0	0	0	--	--	2	1	100.0
Nord-du-Québec	0	0	2	--	-100.0	1	5	-80.0
Bankruptcies	0	0	2	--	-100.0	1	4	-75.0
Proposals	0	0	0	--	--	0	1	-100.0
Ontario	**387**	**400**	**430**	**-3.3**	**-10.0**	**1,571**	**1,766**	**-11.0**
Bankruptcies	**300**	**306**	**339**	**-2.0**	**-11.5**	**1,237**	**1,448**	**-14.6**
Proposals	**87**	**94**	**91**	**-7.4**	**-4.4**	**334**	**318**	**5.0**
Ottawa	26	37	37	-29.7	-29.7	128	147	-12.9
Bankruptcies	22	26	24	-15.4	-8.3	98	119	-17.6
Proposals	4	11	13	-63.6	-69.2	30	28	7.1

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Kingston - Pembroke	6	6	9	0.0	-33.3	30	42	-28.6
Bankruptcies	6	4	7	50.0	-14.3	25	38	-34.2
Proposals	0	2	2	-100.0	-100.0	5	4	25.0
Muskoka - Kawarthas	5	5	11	0.0	-54.5	36	35	2.9
Bankruptcies	4	5	11	-20.0	-63.6	33	33	0.0
Proposals	1	0	0	--	--	3	2	50.0
Toronto	210	223	240	-5.8	-12.5	858	953	-10.0
Bankruptcies	162	169	184	-4.1	-12.0	664	758	-12.4
Proposals	48	54	56	-11.1	-14.3	194	195	-0.5
Kitchener - Waterloo - Barrie	34	35	30	-2.9	13.3	137	140	-2.1
Bankruptcies	23	24	23	-4.2	0.0	108	119	-9.2
Proposals	11	11	7	0.0	57.1	29	21	38.1
Hamilton - Niagara Peninsula	45	41	38	9.8	18.4	170	205	-17.1
Bankruptcies	33	34	33	-2.9	0.0	134	173	-22.5
Proposals	12	7	5	71.4	140.0	36	32	12.5
London	12	12	19	0.0	-36.8	46	64	-28.1
Bankruptcies	11	9	17	22.2	-35.3	37	51	-27.5
Proposals	1	3	2	-66.7	-50.0	9	13	-30.8
Windsor - Sarnia	17	15	14	13.3	21.4	64	70	-8.6
Bankruptcies	16	14	13	14.3	23.1	57	60	-5.0
Proposals	1	1	1	0.0	0.0	7	10	-30.0
Stratford - Bruce Peninsula	8	6	13	33.3	-38.5	28	32	-12.5
Bankruptcies	5	5	11	0.0	-54.5	23	29	-20.7
Proposals	3	1	2	200.0	50.0	5	3	66.7
Northeast	15	14	8	7.1	87.5	51	51	0.0
Bankruptcies	11	12	6	-8.3	83.3	39	43	-9.3
Proposals	4	2	2	100.0	100.0	12	8	50.0
Northwest	8	4	9	100.0	-11.1	22	25	-12.0
Bankruptcies	6	3	9	100.0	-33.3	19	24	-20.8
Proposals	2	1	0	100.0	--	3	1	200.0
Manitoba	**17**	**28**	**21**	**-39.3**	**-19.0**	**70**	**72**	**-2.8**
Bankruptcies	**11**	**24**	**14**	**-54.2**	**-21.4**	**57**	**57**	**0.0**
Proposals	**6**	**4**	**7**	**50.0**	**-14.3**	**13**	**15**	**-13.3**
Southeast	5	0	0	--	--	9	1	800.0
Bankruptcies	0	0	0	--	--	4	0	--
Proposals	5	0	0	--	--	5	1	400.0
South Central	1	2	1	-50.0	0.0	6	7	-14.3
Bankruptcies	1	2	0	-50.0	--	6	6	0.0
Proposals	0	0	1	--	-100.0	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Southwest	3	2	2	50.0	50.0	13	15	-13.3
Bankruptcies	3	0	2	--	50.0	10	15	-33.3
Proposals	0	2	0	-100.0	--	3	0	--
North Central	2	4	2	-50.0	0.0	6	4	50.0
Bankruptcies	2	4	0	-50.0	--	6	2	200.0
Proposals	0	0	2	--	-100.0	0	2	-100.0
Winnipeg	5	16	11	-68.8	-54.5	28	32	-12.5
Bankruptcies	4	14	10	-71.4	-60.0	23	25	-8.0
Proposals	1	2	1	-50.0	0.0	5	7	-28.6
Interlake	0	1	0	-100.0	--	3	2	50.0
Bankruptcies	0	1	0	-100.0	--	3	2	50.0
Proposals	0	0	0	--	--	0	0	--
Parklands	0	2	4	-100.0	-100.0	2	9	-77.8
Bankruptcies	0	2	1	-100.0	-100.0	2	5	-60.0
Proposals	0	0	3	--	-100.0	0	4	-100.0
North	1	0	1	--	0.0	2	1	100.0
Bankruptcies	1	0	1	--	0.0	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**39**	**28**	**51**	**39.3**	**-23.5**	**145**	**146**	**-0.7**
Bankruptcies	**28**	**18**	**28**	**55.6**	**0.0**	**104**	**94**	**10.6**
Proposals	**11**	**10**	**23**	**10.0**	**-52.2**	**41**	**52**	**-21.2**
Regina - Moose Mountain	10	12	17	-16.7	-41.2	53	48	10.4
Bankruptcies	8	9	7	-11.1	14.3	41	28	46.4
Proposals	2	3	10	-33.3	-80.0	12	20	-40.0
Swift Current - Moose Jaw	6	4	7	50.0	-14.3	14	18	-22.2
Bankruptcies	4	0	2	--	100.0	7	9	-22.2
Proposals	2	4	5	-50.0	-60.0	7	9	-22.2
Saskatoon - Biggar	11	4	13	175.0	-15.4	31	43	-27.9
Bankruptcies	9	4	12	125.0	-25.0	24	38	-36.8
Proposals	2	0	1	--	100.0	7	5	40.0
Yorkton - Melville	6	3	7	100.0	-14.3	20	17	17.6
Bankruptcies	2	1	3	100.0	-33.3	10	7	42.9
Proposals	4	2	4	100.0	0.0	10	10	0.0
Prince Albert	5	4	6	25.0	-16.7	22	19	15.8
Bankruptcies	5	3	3	66.7	66.7	18	12	50.0
Proposals	0	1	3	-100.0	-100.0	4	7	-42.9
Northern	0	1	0	-100.0	--	4	1	300.0
Bankruptcies	0	1	0	-100.0	--	4	1	300.0
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Alberta	**88**	**89**	**90**	**-1.1**	**-2.2**	**339**	**414**	**-18.1**
Bankruptcies	**64**	**67**	**78**	**-4.5**	**-17.9**	**250**	**351**	**-28.8**
Proposals	**24**	**22**	**12**	**9.1**	**100.0**	**89**	**63**	**41.3**
Lethbridge - Medicine Hat	4	6	8	-33.3	-50.0	15	22	-31.8
Bankruptcies	2	4	8	-50.0	-75.0	11	18	-38.9
Proposals	2	2	0	0.0	--	4	4	0.0
Camrose - Drumheller	3	2	5	50.0	-40.0	10	15	-33.3
Bankruptcies	2	2	2	0.0	0.0	7	11	-36.4
Proposals	1	0	3	--	-66.7	3	4	-25.0
Calgary	35	42	39	-16.7	-10.3	138	146	-5.5
Bankruptcies	28	30	35	-6.7	-20.0	102	130	-21.5
Proposals	7	12	4	-41.7	75.0	36	16	125.0
Banff - Jasper - Rocky Mountain House	2	2	1	0.0	100.0	9	13	-30.8
Bankruptcies	2	1	1	100.0	100.0	8	12	-33.3
Proposals	0	1	0	-100.0	--	1	1	0.0
Red Deer	6	2	5	200.0	20.0	20	35	-42.9
Bankruptcies	2	2	3	0.0	-33.3	13	31	-58.1
Proposals	4	0	2	--	100.0	7	4	75.0
Edmonton	30	23	24	30.4	25.0	111	108	2.8
Bankruptcies	23	20	22	15.0	4.5	84	95	-11.6
Proposals	7	3	2	133.3	250.0	27	13	107.7
Athabasca - Grande Prairie - Peace River	4	9	5	-55.6	-20.0	27	55	-50.9
Bankruptcies	3	6	5	-50.0	-40.0	19	44	-56.8
Proposals	1	3	0	-66.7	--	8	11	-27.3
Wood Buffalo - Cold Lake	4	2	3	100.0	33.3	7	18	-61.1
Bankruptcies	2	2	2	0.0	0.0	5	9	-44.4
Proposals	2	0	1	--	100.0	2	9	-77.8
British Columbia	**79**	**58**	**55**	**36.2**	**43.6**	**267**	**244**	**9.4**
Bankruptcies	**56**	**48**	**45**	**16.7**	**24.4**	**203**	**202**	**0.5**
Proposals	**23**	**10**	**10**	**130.0**	**130.0**	**64**	**42**	**52.4**
Vancouver Island and Coast	13	12	9	8.3	44.4	49	49	0.0
Bankruptcies	5	5	8	0.0	-37.5	30	42	-28.6
Proposals	8	7	1	14.3	700.0	19	7	171.4
Lower Mainland - Southwest	38	31	30	22.6	26.7	140	136	2.9
Bankruptcies	27	28	26	-3.6	3.8	109	109	0.0
Proposals	11	3	4	266.7	175.0	31	27	14.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Thompson - Okanagan	17	8	10	112.5	70.0	49	40	22.5
Bankruptcies	13	8	6	62.5	116.7	39	35	11.4
Proposals	4	0	4	--	0.0	10	5	100.0
Kootenay	9	2	2	350.0	350.0	15	9	66.7
Bankruptcies	9	2	2	350.0	350.0	14	8	75.0
Proposals	0	0	0	--	--	1	1	0.0
Cariboo	1	2	1	-50.0	0.0	4	4	0.0
Bankruptcies	1	2	1	-50.0	0.0	3	2	50.0
Proposals	0	0	0	--	--	1	2	-50.0
North Coast	0	1	0	-100.0	--	2	0	--
Bankruptcies	0	1	0	-100.0	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	1	--	-100.0	1	2	-50.0
Bankruptcies	0	0	1	--	-100.0	0	2	-100.0
Proposals	0	0	0	--	--	1	0	--
Northeast	1	1	0	0.0	--	6	3	100.0
Bankruptcies	1	1	0	0.0	--	5	3	66.7
Proposals	0	0	0	--	--	1	0	--
Northwest Territories	**0**	**0**	**2**	--	**-100.0**	**0**	**3**	**-100.0**
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**2**	--	**-100.0**	**0**	**3**	**-100.0**
Yukon Territory	**0**	**0**	**0**	--	--	**1**	**2**	**-50.0**
Bankruptcies	**0**	**0**	**0**	--	--	**1**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**2**	**-100.0**
Nunavut	**0**	**0**	**0**	--	--	**0**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
St. John's	**N.L.**	**135**	**134**	**187**	**0.7**	**-27.8**	**605**	**740**	**-18.2**
Bankruptcies		113	118	170	-4.2	-33.5	544	680	-20.0
Proposals		22	16	17	37.5	29.4	61	60	1.7
Halifax	**N.S.**	**422**	**395**	**457**	**6.8**	**-7.7**	**1,605**	**1,824**	**-12.0**
Bankruptcies		337	292	368	15.4	-8.4	1,276	1,506	-15.3
Proposals		85	103	89	-17.5	-4.5	329	318	3.5
Moncton	**N.B.**	**173**	**177**	**160**	**-2.3**	**8.1**	**714**	**721**	**-1.0**
Bankruptcies		117	140	129	-16.4	-9.3	556	589	-5.6
Proposals		56	37	31	51.4	80.6	158	132	19.7
Saint John	**N.B.**	**199**	**150**	**133**	**32.7**	**49.6**	**707**	**602**	**17.4**
Bankruptcies		146	116	110	25.9	32.7	552	505	9.3
Proposals		53	34	23	55.9	130.4	155	97	59.8
Saguenay	**Que.**	**158**	**152**	**164**	**3.9**	**-3.7**	**590**	**627**	**-5.9**
Bankruptcies		94	107	116	-12.1	-19.0	402	487	-17.5
Proposals		64	45	48	42.2	33.3	188	140	34.3
Québec	**Que.**	**614**	**562**	**647**	**9.3**	**-5.1**	**2,353**	**2,495**	**-5.7**
Bankruptcies		470	408	463	15.2	1.5	1,799	1,941	-7.3
Proposals		144	154	184	-6.5	-21.7	554	554	0.0
Sherbrooke	**Que.**	**197**	**194**	**201**	**1.5**	**-2.0**	**782**	**841**	**-7.0**
Bankruptcies		148	149	168	-0.7	-11.9	622	709	-12.3
Proposals		49	45	33	8.9	48.5	160	132	21.2
Trois-Rivières	**Que.**	**171**	**172**	**153**	**-0.6**	**11.8**	**627**	**619**	**1.3**
Bankruptcies		135	137	129	-1.5	4.7	497	511	-2.7
Proposals		36	35	24	2.9	50.0	130	108	20.4
Montréal	**Que.**	**4,724**	**4,408**	**4,792**	**7.2**	**-1.4**	**18,253**	**19,447**	**-6.1**
Bankruptcies		3,151	3,031	3,350	4.0	-5.9	12,634	14,011	-9.8
Proposals		1,573	1,377	1,442	14.2	9.1	5,619	5,436	3.4
Ottawa - Gatineau	**Ont./ Que.**	**1,062**	**1,062**	**1,095**	**0.0**	**-3.0**	**4,122**	**4,342**	**-5.1**
Bankruptcies		659	674	685	-2.2	-3.8	2,631	2,848	-7.6
Proposals		403	388	410	3.9	-1.7	1,491	1,494	-0.2
Kingston	**Ont.**	**120**	**146**	**139**	**-17.8**	**-13.7**	**563**	**628**	**-10.4**
Bankruptcies		76	108	93	-29.6	-18.3	402	390	3.1
Proposals		44	38	46	15.8	-4.3	161	238	-32.4
Peterborough	**Ont.**	**110**	**97**	**129**	**13.4**	**-14.7**	**428**	**487**	**-12.1**
Bankruptcies		56	53	76	5.7	-26.3	219	308	-28.9
Proposals		54	44	53	22.7	1.9	209	179	16.8
Oshawa	**Ont.**	**438**	**438**	**471**	**0.0**	**-7.0**	**1,691**	**1,933**	**-12.5**
Bankruptcies		163	182	179	-10.4	-8.9	666	900	-26.0
Proposals		275	256	292	7.4	-5.8	1,025	1,033	-0.8

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Toronto	**Ont.**	**4,656**	**4,751**	**4,988**	**-2.0**	**-6.7**	**19,436**	**21,820**	**-10.9**
Bankruptcies		1,771	1,974	1,963	-10.3	-9.8	7,858	10,129	-22.4
Proposals		2,885	2,777	3,025	3.9	-4.6	11,578	11,691	-1.0
Hamilton	**Ont.**	**737**	**791**	**814**	**-6.8**	**-9.5**	**3,103**	**3,438**	**-9.7**
Bankruptcies		332	383	372	-13.3	-10.8	1,479	1,865	-20.7
Proposals		405	408	442	-0.7	-8.4	1,624	1,573	3.2
St. Catharines - Niagara	**Ont.**	**478**	**452**	**451**	**5.8**	**6.0**	**1,811**	**2,067**	**-12.4**
Bankruptcies		247	247	217	0.0	13.8	973	1,212	-19.7
Proposals		231	205	234	12.7	-1.3	838	855	-2.0
Kitchener	**Ont.**	**415**	**428**	**479**	**-3.0**	**-13.4**	**1,695**	**2,108**	**-19.6**
Bankruptcies		209	240	253	-12.9	-17.4	938	1,242	-24.5
Proposals		206	188	226	9.6	-8.8	757	866	-12.6
Brantford	**Ont.**	**143**	**170**	**175**	**-15.9**	**-18.3**	**591**	**671**	**-11.9**
Bankruptcies		71	96	79	-26.0	-10.1	302	381	-20.7
Proposals		72	74	96	-2.7	-25.0	289	290	-0.3
Guelph	**Ont.**	**108**	**87**	**110**	**24.1**	**-1.8**	**429**	**520**	**-17.5**
Bankruptcies		41	39	42	5.1	-2.4	201	274	-26.6
Proposals		67	48	68	39.6	-1.5	228	246	-7.3
London	**Ont.**	**532**	**695**	**604**	**-23.5**	**-11.9**	**2,509**	**2,834**	**-11.5**
Bankruptcies		290	407	341	-28.7	-15.0	1,469	1,855	-20.8
Proposals		242	288	263	-16.0	-8.0	1,040	979	6.2
Windsor	**Ont.**	**342**	**383**	**421**	**-10.7**	**-18.8**	**1,485**	**1,902**	**-21.9**
Bankruptcies		205	242	256	-15.3	-19.9	929	1,251	-25.7
Proposals		137	141	165	-2.8	-17.0	556	651	-14.6
Barrie	**Ont.**	**269**	**258**	**270**	**4.3**	**-0.4**	**1,062**	**1,089**	**-2.5**
Bankruptcies		102	128	103	-20.3	-1.0	469	563	-16.7
Proposals		167	130	167	28.5	0.0	593	526	12.7
Greater Sudbury	**Ont.**	**185**	**177**	**176**	**4.5**	**5.1**	**715**	**808**	**-11.5**
Bankruptcies		84	108	108	-22.2	-22.2	403	582	-30.8
Proposals		101	69	68	46.4	48.5	312	226	38.1
Thunder Bay	**Ont.**	**108**	**80**	**105**	**35.0**	**2.9**	**365**	**443**	**-17.6**
Bankruptcies		75	67	81	11.9	-7.4	277	342	-19.0
Proposals		33	13	24	153.8	37.5	88	101	-12.9
Winnipeg	**Man.**	**296**	**320**	**363**	**-7.5**	**-18.5**	**1,304**	**1,643**	**-20.6**
Bankruptcies		199	227	265	-12.3	-24.9	915	1,241	-26.3
Proposals		97	93	98	4.3	-1.0	389	402	-3.2
Regina	**Sask.**	**93**	**84**	**123**	**10.7**	**-24.4**	**395**	**485**	**-18.6**
Bankruptcies		39	43	63	-9.3	-38.1	190	263	-27.8
Proposals		54	41	60	31.7	-10.0	205	222	-7.7

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Saskatoon	**Sask.**	**136**	**139**	**138**	**-2.2**	**-1.4**	**548**	**579**	**-5.4**
Bankruptcies		79	84	87	-6.0	-9.2	341	379	-10.0
Proposals		57	55	51	3.6	11.8	207	200	3.5
Calgary	**Alta.**	**880**	**802**	**843**	**9.7**	**4.4**	**3,421**	**3,389**	**0.9**
Bankruptcies		610	535	686	14.0	-11.1	2,420	2,685	-9.9
Proposals		270	267	157	1.1	72.0	1,001	704	42.2
Edmonton	**Alta.**	**720**	**728**	**867**	**-1.1**	**-17.0**	**3,063**	**3,598**	**-14.9**
Bankruptcies		410	465	575	-11.8	-28.7	1,909	2,465	-22.6
Proposals		310	263	292	17.9	6.2	1,154	1,133	1.9
Kelowna	**B.C.**	**143**	**157**	**201**	**-8.9**	**-28.9**	**629**	**739**	**-14.9**
Bankruptcies		88	86	125	2.3	-29.6	384	516	-25.6
Proposals		55	71	76	-22.5	-27.6	245	223	9.9
Abbotsford	**B.C.**	**158**	**143**	**112**	**10.5**	**41.1**	**559**	**483**	**15.7**
Bankruptcies		103	86	93	19.8	10.8	353	378	-6.6
Proposals		55	57	19	-3.5	189.5	206	105	96.2
Vancouver	**B.C.**	**1,357**	**1,237**	**1,287**	**9.7**	**5.4**	**5,156**	**5,390**	**-4.3**
Bankruptcies		827	787	898	5.1	-7.9	3,315	3,953	-16.1
Proposals		530	450	389	17.8	36.2	1,841	1,437	28.1
Victoria	**B.C.**	**277**	**245**	**267**	**13.1**	**3.7**	**1,047**	**1,140**	**-8.2**
Bankruptcies		189	155	213	21.9	-11.3	722	895	-19.3
Proposals		88	90	54	-2.2	63.0	325	245	32.7

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
St. John's	**N.L.**	**1**	**0**	**5**	**--**	**-80.0**	**5**	**8**	**-37.5**
Bankruptcies		1	0	5	--	-80.0	5	8	-37.5
Proposals		0	0	0	--	--	0	0	--
Halifax	**N.S.**	**11**	**9**	**28**	**22.2**	**-60.7**	**47**	**107**	**-56.1**
Bankruptcies		9	7	25	28.6	-64.0	38	91	-58.2
Proposals		2	2	3	0.0	-33.3	9	16	-43.8
Moncton	**N.B.**	**7**	**0**	**3**	**--**	**133.3**	**14**	**25**	**-44.0**
Bankruptcies		6	0	2	--	200.0	12	22	-45.5
Proposals		1	0	1	--	0.0	2	3	-33.3
Saint John	**N.B.**	**3**	**2**	**2**	**50.0**	**50.0**	**8**	**6**	**33.3**
Bankruptcies		3	1	0	200.0	--	6	3	100.0
Proposals		0	1	2	-100.0	-100.0	2	3	-33.3
Saguenay	**Que.**	**13**	**4**	**8**	**225.0**	**62.5**	**26**	**21**	**23.8**
Bankruptcies		11	4	7	175.0	57.1	22	17	29.4
Proposals		2	0	1	--	100.0	4	4	0.0
Québec	**Que.**	**46**	**39**	**53**	**17.9**	**-13.2**	**165**	**164**	**0.6**
Bankruptcies		35	25	37	40.0	-5.4	124	124	0.0
Proposals		11	14	16	-21.4	-31.3	41	40	2.5
Sherbrooke	**Que.**	**5**	**9**	**10**	**-44.4**	**-50.0**	**20**	**24**	**-16.7**
Bankruptcies		2	8	6	-75.0	-66.7	14	17	-17.6
Proposals		3	1	4	200.0	-25.0	6	7	-14.3
Trois-Rivières	**Que.**	**9**	**12**	**10**	**-25.0**	**-10.0**	**37**	**30**	**23.3**
Bankruptcies		6	10	7	-40.0	-14.3	29	20	45.0
Proposals		3	2	3	50.0	0.0	8	10	-20.0
Montréal	**Que.**	**302**	**323**	**309**	**-6.5**	**-2.3**	**1,202**	**1,229**	**-2.2**
Bankruptcies		216	244	229	-11.5	-5.7	889	884	0.6
Proposals		86	79	80	8.9	7.5	313	345	-9.3
Ottawa - Gatineau	**Ont./ Que.**	**27**	**47**	**51**	**-42.6**	**-47.1**	**145**	**165**	**-12.1**
Bankruptcies		19	32	33	-40.6	-42.4	100	125	-20.0
Proposals		8	15	18	-46.7	-55.6	45	40	12.5
Kingston	**Ont.**	**4**	**1**	**5**	**300.0**	**-20.0**	**11**	**16**	**-31.3**
Bankruptcies		4	1	3	300.0	33.3	10	14	-28.6
Proposals		0	0	2	--	-100.0	1	2	-50.0
Peterborough	**Ont.**	**1**	**0**	**1**	**--**	**0.0**	**13**	**2**	**550.0**
Bankruptcies		1	0	1	--	0.0	12	2	500.0
Proposals		0	0	0	--	--	1	0	--
Oshawa	**Ont.**	**12**	**5**	**16**	**140.0**	**-25.0**	**34**	**58**	**-41.4**
Bankruptcies		11	5	16	120.0	-31.3	31	51	-39.2
Proposals		1	0	0	--	--	3	7	-57.1

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Toronto	**Ont.**	**191**	**211**	**217**	**-9.5**	**-12.0**	**793**	**875**	**-9.4**
Bankruptcies		145	161	162	-9.9	-10.5	611	686	-10.9
Proposals		46	50	55	-8.0	-16.4	182	189	-3.7
Hamilton	**Ont.**	**20**	**18**	**14**	**11.1**	**42.9**	**82**	**100**	**-18.0**
Bankruptcies		16	14	12	14.3	33.3	64	84	-23.8
Proposals		4	4	2	0.0	100.0	18	16	12.5
St. Catharines - Niagara	**Ont.**	**8**	**11**	**17**	**-27.3**	**-52.9**	**42**	**67**	**-37.3**
Bankruptcies		5	10	15	-50.0	-66.7	36	59	-39.0
Proposals		3	1	2	200.0	50.0	6	8	-25.0
Kitchener	**Ont.**	**13**	**12**	**13**	**8.3**	**0.0**	**40**	**43**	**-7.0**
Bankruptcies		9	10	9	-10.0	0.0	31	35	-11.4
Proposals		4	2	4	100.0	0.0	9	8	12.5
Brantford	**Ont.**	**8**	**6**	**5**	**33.3**	**60.0**	**23**	**22**	**4.5**
Bankruptcies		4	5	4	-20.0	0.0	13	18	-27.8
Proposals		4	1	1	300.0	300.0	10	4	150.0
Guelph	**Ont.**	**4**	**6**	**2**	**-33.3**	**100.0**	**14**	**6**	**133.3**
Bankruptcies		4	2	2	100.0	100.0	9	6	50.0
Proposals		0	4	0	-100.0	--	5	0	--
London	**Ont.**	**9**	**8**	**10**	**12.5**	**-10.0**	**30**	**45**	**-33.3**
Bankruptcies		8	6	9	33.3	-11.1	24	35	-31.4
Proposals		1	2	1	-50.0	0.0	6	10	-40.0
Windsor	**Ont.**	**10**	**9**	**7**	**11.1**	**42.9**	**33**	**37**	**-10.8**
Bankruptcies		9	8	6	12.5	50.0	28	32	-12.5
Proposals		1	1	1	0.0	0.0	5	5	0.0
Barrie	**Ont.**	**6**	**8**	**4**	**-25.0**	**50.0**	**29**	**35**	**-17.1**
Bankruptcies		4	7	4	-42.9	0.0	25	30	-16.7
Proposals		2	1	0	100.0	--	4	5	-20.0
Greater Sudbury	**Ont.**	**3**	**0**	**2**	**--**	**50.0**	**6**	**7**	**-14.3**
Bankruptcies		3	0	1	--	200.0	5	6	-16.7
Proposals		0	0	1	--	-100.0	1	1	0.0
Thunder Bay	**Ont.**	**5**	**4**	**8**	**25.0**	**-37.5**	**16**	**16**	**0.0**
Bankruptcies		3	3	8	0.0	-62.5	13	15	-13.3
Proposals		2	1	0	100.0	--	3	1	200.0
Winnipeg	**Man.**	**5**	**18**	**10**	**-72.2**	**-50.0**	**30**	**32**	**-6.3**
Bankruptcies		4	16	9	-75.0	-55.6	25	25	0.0
Proposals		1	2	1	-50.0	0.0	5	7	-28.6
Regina	**Sask.**	**7**	**10**	**6**	**-30.0**	**16.7**	**38**	**31**	**22.6**
Bankruptcies		6	7	2	-14.3	200.0	30	17	76.5
Proposals		1	3	4	-66.7	-75.0	8	14	-42.9

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2012	Q4 2011	Q1 2011	Q4 2011 to Q1 2012	Q1 2011 to Q1 2012	03-31-2012	03-31-2011	% Change
Saskatoon	**Sask.**	**11**	**3**	**13**	**266.7**	**-15.4**	**26**	**33**	**-21.2**
Bankruptcies		9	3	12	200.0	-25.0	19	28	-32.1
Proposals		2	0	1	--	100.0	7	5	40.0
Calgary	**Alta.**	**30**	**33**	**32**	**-9.1**	**-6.3**	**119**	**127**	**-6.3**
Bankruptcies		25	27	28	-7.4	-10.7	92	112	-17.9
Proposals		5	6	4	-16.7	25.0	27	15	80.0
Edmonton	**Alta.**	**27**	**22**	**21**	**22.7**	**28.6**	**103**	**99**	**4.0**
Bankruptcies		20	19	19	5.3	5.3	78	86	-9.3
Proposals		7	3	2	133.3	250.0	25	13	92.3
Kelowna	**B.C.**	**6**	**5**	**6**	**20.0**	**0.0**	**23**	**21**	**9.5**
Bankruptcies		2	5	4	-60.0	-50.0	16	18	-11.1
Proposals		4	0	2	--	100.0	7	3	133.3
Abbotsford	**B.C.**	**4**	**1**	**0**	**300.0**	**--**	**10**	**3**	**233.3**
Bankruptcies		1	1	0	0.0	--	7	3	133.3
Proposals		3	0	0	--	--	3	0	--
Vancouver	**B.C.**	**29**	**29**	**27**	**0.0**	**7.4**	**118**	**120**	**-1.7**
Bankruptcies		21	26	23	-19.2	-8.7	90	94	-4.3
Proposals		8	3	4	166.7	100.0	28	26	7.7
Victoria	**B.C.**	**4**	**7**	**9**	**-42.9**	**-55.6**	**23**	**30**	**-23.3**
Bankruptcies		2	4	8	-50.0	-75.0	16	27	-40.7
Proposals		2	3	1	-33.3	100.0	7	3	133.3